

The Cost of COMPASSION

Frequently asked
questions about
veterinarians
and the cost
of veterinary
health care



What is a veterinarian?

Today's veterinarian is dedicated to protecting the health and welfare of both animals and people. Veterinarians are highly educated and skilled in preventing, diagnosing and treating animal health problems. Because their knowledge and caring extend to a number of closely related areas, veterinarians are often involved in more than animal medicine.

Today, nearly 70,000 veterinarians are professionally active in the United States. They provide a wide variety of services in private practice, teaching and research, regulatory veterinary medicine, public health, military service, private industry, and other specialized services.

What education must a veterinarian have?

In order to earn a veterinary medical degree, a man or woman must generally complete at least seven years of college education. This includes a minimum of three years of preveterinary education and four years in a school or college of veterinary medicine.

There are 28 accredited veterinary colleges in the United States. These schools are the only ones in this country where a veterinary medical degree can be earned. Each college of veterinary medicine prescribes its own preveterinary requirements. Typically, these include basic language arts, social sciences, humanities, and a number of courses in mathematics, chemistry, and the biological and physical sciences.

A typical veterinary medical student spends 4,000 hours in the classroom, laboratory, and clinical study. In many ways, a veterinarian's education only begins with a degree. New scientific knowledge and

techniques are constantly being developed and a veterinarian must keep up-to-date by reading scientific journals and attending professional meetings, short courses, and seminars.

Is it difficult to get into veterinary college?

Yes! Completion of a preveterinary program does not guarantee admission to a college of veterinary medicine. For many years, the number of students applying to veterinary school has exceeded the number of students accepted. Nationally, approximately 25% of all qualified applicants to veterinary college are accepted.

Men and women who hope to get into a college of veterinary medicine must complete their preveterinary study with high grades. Practical experience with animals or extra years of college can help.

What personal abilities does a veterinarian need?

A person who hopes to become a veterinarian should be a good student with an inquiring mind and keen powers of observation. Aptitude for and a deep interest in biological sciences are important.

A veterinarian should like and understand animals. Perhaps equally important is the ability to understand and get along well with people. A veterinarian should also have compassion for people and animals in trouble.

Other personal needs include adequate coordination to handle instruments and good vision, hearing, and general health. Great physical strength is not necessary to handle and restrain large animals due to the availability of modern drugs and techniques.

Why is veterinary care for my pet(s) so expensive nowadays? Sometimes I believe I'm spending more on my pet's health care than on my own.

Relatively speaking, veterinary health care is a great deal! Actually, the cost of veterinary care has risen very little over the last 20 to 30 years, especially when compared to the cost of human health care or almost any other service.

Bear in mind that your veterinarian is not only your pet's general physician, but also its surgeon, radiologist, dermatologist, neurologist, psychiatrist, and pharmacist.

Your veterinary bill is a reflection of the costs of maintaining suitable facilities, equipment and support personnel to provide the level of care that is expected in animal medicine today. Remember, too, the original cost of the animal has no bearing on the cost of services delivered. The question is: "Can all people afford a pet?" If they can't, who should subsidize them? Veterinarians?

One reason you might think you are paying more for your pet's health care than for your own is because you probably have adequate health insurance for your own health care needs; thus, you're never hit with the true bottom-line figure. If you sat down and added up your insurance costs, deductibles, and pharmaceutical costs (as veterinary drugs are included in your veterinary bill), you would find that the figures are actually nowhere close.

Isn't the cost of veterinary medicine out of sight and unreasonable? I mean, we're "just" talking about animal care. I thought my doctor really cared and would go the extra mile for me.

The extent of care given to any animal is

determined ultimately by its owner. If you place a low value on the worth of a pet yourself, then you should probably not accept the responsibility of owning a pet.

Every pet owner has different ideas as to what is acceptable pet care. Veterinarians can only make their clients aware of available products and services and guide them regarding the most important health options for their pet. It is up to each pet owner to make the final decision. Veterinarians are willing to go the extra mile for pet owners, but expenses have to be covered. This includes salaries for assistants and technicians, costly equipment such as X-ray machines and, of course, the expense of professional services.

Should I be wary of bargain basement veterinary care? If so, why?

Yes, generally, you get what you pay for. If the price is too low, your expectations may not be met. You are entitled to a full explanation of any service you pay for. The New York State Veterinary Medical Society (NYSVMS) endorses the best possible care for each and every animal to the extent the owner can afford.

Aren't there any really low-cost spay and neuter clinics in New York? I want to do the responsible thing, but it'll cost an arm and a leg.

Veterinarians are doing their part to control the pet population by offering spay and neuter surgeries at approximately half the actual cost.

Spay and neuter procedures are major surgery for your pet. The average spay or neuter costs less than an automobile tune-up. Not a bad price for a procedure that requires the time of a veterinarian and a surgical technician, newly-sterilized surgical instruments, general anesthesia,

drapes, suture material, etc., and hospitalization. A comparable procedure in a human (i.e., hysterectomy) would cost \$5,000 to \$10,000. When measured against the cost of feeding and nurturing a litter of unwanted kittens or puppies, spaying/neutering is much more cost effective.

Since a spay or neuter surgery is generally not an emergency procedure, it can be performed at any time that is convenient.

If my veterinarian doesn't clear up my pet's problem, can I get a refund?

Fees cover what is done for the animal including an examination of tests, treatment and medications. Some problems can be long-term or involve multiple and/or changing causes. Treatment may be ongoing.

To affect a cure is not always possible. You are paying for an honest attempt to diagnose and treat a problem. There is no implied guarantee.

My veterinarian says my pet's office visit/shots/surgery/medication, etc., adds up to a couple hundred dollars or more! I just don't have that kind of money all at once. What about terms...a payment plan, that's fair to both parties?

Your best course of action is to call your veterinary hospital ahead of time and inquire about available payment methods. The hospital manager or business manager will be happy to clarify the payment policy of the individual clinic.

There are veterinary practices that can work with you regarding payment plans.

Many veterinary preventive health care services can be staggered over a period of time, rather than all in one visit.

Discussing the pet's overall health care needs is one way to diffuse the costs over the year. Pet owners should not expect the veterinary practice to be the banker and/or loan officer for their pet's health care.

Generally, payment for all elective services is expected at the time of the visit. In the case of urgent veterinary care, oftentimes payment plans can be arranged. Remember, however, the lowest-priced veterinarian is not necessarily the best for your requirements.

Why is there such a wide range of prices for the same procedure(s) among veterinarians?

Prices are set by each individual veterinary practice and each has different expenses that are covered by the fees charged (i.e., salaries, rent, utilities). Often, the different prices do not reflect the same set of services, although there may be certain basic procedures in common.

Each veterinarian sets fees for services based on varying criteria, such as different drugs, products, anesthetics, and antibiotics which may have a bearing on the cost of the services. Also, veterinarians use different techniques and have different overhead costs.

I've heard there may be pet health insurance available. Is my pet eligible and what is covered?

In certain areas, third-party health insurance is available for pets. As with human health insurance, different companies offer various levels of coverage that have a wide range of deductibles and premiums. There are also certain restrictions on what conditions, injuries and procedures are covered.

Contact your veterinarian's recep-

tionist or office manager for more information on this type of insurance.

My injured (sick) pet needs to be seen by a veterinarian for prompt attention, but:

- (a) I lost my job...
- (b) I don't get my next paycheck for another two weeks...
- (c) I barely have enough money to put food on the table...
- (d) etc.

If there were no satisfactory financial arrangements made for payment, veterinary practices would end up operating at a loss, eventually to the point of having to close down. Most veterinary practices accept major credit cards. If you don't have any major credit cards, perhaps you could ask a relative or a friend for a loan.

Most responsible pet owners have a regular veterinarian who is willing to work out a payment plan for regular clients. The problem arises when people who do not have a regular veterinarian demand services in an emergency situation without guaranteeing payment.

I've only been able to pay a portion of my bill and my veterinarian won't release my pet until full payment is received. What are my rights? Can he/she do that?

We cannot give legal advice; however, before it gets to this point, it would be better to approach the veterinarian personally and discuss the problems involved and then set up some mutually acceptable arrangement. This will cost both parties less in the long run.

I recently took in a stray that appeared injured, possibly hit by a car. I took him to a veterinarian and paid the initial bill. I am unable to afford further treatment. Is this my reward for trying to do the right thing?

If you “adopt” the animal, you become the owner and therefore are responsible for the animal’s care. Hopefully, a healthy animal is your reward for trying to do the right thing.

We understand the emotions we can get caught up in when we see an animal that is homeless and needs help. However, making the decision to take in a stray should only be done with the same careful consideration that is involved with purchasing or adopting a new pet.

Veterinary expenses are not assessed based on the method by which a pet is acquired. If you are not willing to accept financial responsibility for a stray animal, it should be taken to a humane society or animal shelter.

Defining the financial commitment for the animal at the initial visit can help avoid financial problems later.

Veterinarians are routinely faced with these cases. Most will work out satisfactory arrangements with the person who wants to pursue the treatment for the animal.

Why can't veterinarians advise, diagnose and/or prescribe over the phone and save me a whole lot of time and money?

Not only is it unethical and illegal to prescribe for an animal that hasn't been physically examined by a veterinarian, it is also impossible to determine an accurate diagnosis and rational plan of treatment.

A veterinarian can't make a diagnosis based on symptoms only as observed by an owner. The outward signs may be an indication of any number of internal causes with a variety of clinical treatments. A complete physical examination is required to determine the cause of the symptoms and best course of treatment.

Asking your veterinarian to advise, diagnose and/or prescribe over the phone is the same as having your physician prescribe over the phone. If you were told to take an antacid for what was, in actuality, a heart attack, the results would be disastrous!

Does my pet have to get a full set of inoculations to get a rabies tag and license? What shot(s) are absolutely necessary for my dog/cat and how much do they cost?

To get a rabies tag and license, only a rabies vaccine is needed according to law. It is in the best interest of your pet to get a routine check-up plus all the necessary vaccines as determined by your veterinarian so that your pet remains healthy and a good companion to you. There are many diseases of animals and many of them are fatal. Having a veterinarian administer vaccines to your pet is an easy way to prevent pain, suffering and death. Prices will vary.

I see a lot of catalogs offering vaccines, needles and syringes, and other animal products for sale. Why shouldn't I just buy from the catalogs, give my pets their regular vaccinations and save some money in the process?

The dangers of owner-administered vaccines are far greater than any

potential cost-saving benefits. Some hazards of owner-administered vaccines include:

- Instructions with pre-packaged vaccination kits may be sketchy at best regarding injection technique.

- Vaccines are easily rendered ineffective if handled improperly in shipping or usage.

- Most pets do not like to be “stuck with a needle” and yours may strike out at you or jump, causing a needle to break or, worse, to be stuck in you or a child.

- An allergic reaction is possible whenever a vaccine is administered. If your pet reacted badly to a vaccination, would you know how to treat it and prevent it from dying? Vaccines are designed to prevent disease, not create health problems.

Would you purchase medicine from a catalog and give it to your child without first consulting your child’s pediatrician? No. Neither should you assume responsibility for diagnosing and administering vaccines or other medications to your family pet.

Responsible pet owners who love their pets want only the best care and treatment for them. Your veterinarian is educated and trained to care for your pet. Have your veterinarian professionally examine your pet and vaccinate it with the proper series of vaccinations as an infant and protected annually thereafter.

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